

## **806 KAR 17:330. Kentucky Access health benefit plans.**

RELATES TO: KRS 304.17A-005(29), 304.17A-132, 304.17A-134, 304.17A-139, 304.17A-149, 304.17B-001 -304.17B-033

STATUTORY AUTHORITY: KRS 304.2-110(1), 304.17B-031(1)

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110(1) authorizes the executive director to make reasonable administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code. KRS 304.17B-031(1) requires the office to promulgate administrative regulations necessary to carry out provisions of KRS 304.17B. This administrative regulation establishes health benefit plan requirements for Kentucky Access.

Section 1. Definitions. (1) "FFS" means a fee-for-service product type.

(2) "Health benefit plan" is defined in KRS 304.17A-005(22).

(3) "Kentucky Access" is defined in KRS 304.17B-001(17).

(4) "PPO" means a preferred provider organization product type.

(5) "Rider" means an endorsement to a health benefit plan that modifies clauses and provisions of the health benefit plan, including or excluding coverage, in the manner set forth in the rider.

(6) "Standard health benefit plan" is defined by KRS 304.17B-001(25).

Section 2. Kentucky Access Health Benefit Plans. (1) Kentucky Access shall offer the following three (3) health benefit plans in accordance with KRS 304.17B-019:

(a) Traditional access (FFS) plan;

(b) Premier access (PPO) plan; and

(c) Preferred access (PPO) plan.

(2) The traditional access (FFS) plan shall include the benefits, and be subject to the deductible and coinsurance amounts listed in HIPMC-KAP-1, 01/06.

(3) The premier access (PPO) plan shall include the benefits, and be subject to a choice of deductible and coinsurance amounts listed in HIPMC-KAP-2, 01/06.

(4) The preferred access (PPO) plan shall include the benefits, and be subject to the deductible and coinsurance amounts listed in HIPMC-KAP-3, 01/06.

Section 3. Kentucky Access Health Benefit Plan Riders. (1) Kentucky Access shall offer the following optional riders to the health benefit plans established in Section 2 of this administrative regulation:

(a) Pharmacy rider; and

(b) Mental health rider.

(2) The pharmacy rider shall include a copayment amount as listed in HIPMC-KAR-1, 06/02.

(3) The mental health rider shall include a coinsurance amount as listed in HIPMC-KAR-2, 12/00.

Section 4. Incorporation by Reference. (1) The following material is incorporated by reference:

(a) "Traditional Access Plan Benefit Summary HIPMC-KAP-1", 01/06;

(b) "Premier Access Plan Benefit Summary HIPMC-KAP-2", 01/06;

(c) "Preferred Access Plan Benefit Summary HIPMC-KAP-3", 01/06;

(d) "Pharmacy Rider Benefit Summary HIPMC-KAR-1", 06/02; and

(e) "Mental Health Rider Benefit Summary HIPMC-KAR-2", 12/00.

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